

**ABSTRACT:** Processed payment transaction records of consumer and business payers are received into a multi-dimensional networked data mart from databases originating from a multitude of financial institutions and payment processors. A post-processor linked to the data mart assigns all such transaction records with universal consumer and business expenditure categories used for payer financial management. Post-processed payment transaction records are indexed in the data mart by time, geography, and the universal consumer and business expenditure categories. Mathematical and analytical tools are applied to aggregated payment transaction records according to geographic, topographical, meteorological, chronological, demographic and other parameters. Endusers interact electronically with the data mart to view, create, synthesize and receive post-processed payment data for economic, investment, business, and marketing analysis.